



Order Filed on January 27, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Marie-Ann Greenberg MAG-1284  
Chapter 13 Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840

IN RE:

STEPHEN BORACE, JR.  
ALEXIS L. BORACE

**Case No.: 19-26242 VFP**

**Hearing Date: 10/7/2021**

**Judge: VINCENT F. PAPALIA**

**Debtor is Entitled To Discharge**

**2nd AMENDED ORDER MODIFYING CHAPTER 13 PLAN POST**

**CONFIRMATION** The relief set forth on the following pages, numbered 2 through 2 is hereby  
**ORDERED.**

**DATED: January 27, 2022**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

Case No.: 19-26242 VFP

Caption of Order: 2nd AMENDED ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

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The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 9/7/2021, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 9/1/2019, the Debtor shall pay the Standing Trustee  
the sum of \$107,417.33 paid into date over 25 month(s), and then  
the sum of \$1,518.62 for a period of 59 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586; and it is further
- ORDERED, that notwithstanding the preceding paragraph, in no event shall the unsecured creditors receive less than 100% of their timely filed claims; and it is further
- ORDERED, that starting 3/1/2022 Debtor must make a \$10,000.00 lump sum payment by March 31st from yearly bonus to the Trustee; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

In re:  
Stephen Borace, Jr.  
Alexis L. Borace  
Debtors

Case No. 19-26242-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jan 27, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Stephen Borace, Jr., Alexis L. Borace, 29 Craig Court, Totowa, NJ 07512-1124
aty	+ Carlos Rendon, 700 79th Street, North Bergen, NJ 07047-6385

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2022 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Joint Debtor Alexis L. Borace dstevens@scura.com ecfbkfilings@scuramealey.com; bramirez@scura.com; mduran@scura.com; vmajano@scura.com; rshah@scura.com; stevens.davidl.r93878@notify.bestcase.com; jromero@scura.com; sduarte@scura.com; eflaim@scura.com; jechevarria&#064
David L. Stevens	on behalf of Debtor Stephen Borace Jr. dstevens@scura.com, ecfbkfilings@scuramealey.com; bramirez@scura.com; mduran@scura.com; vmajano@scura.com; rshah@scura.com; stevens.davidl.r93878@notify.bestcase.com; jromero@scura.com; sduarte@scura.com; eflaim@scura.com; jechevarria&#064
Denise E. Carlon	on behalf of Creditor Roundpoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jamal J Romero	

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jan 27, 2022

Form ID: pdf903

Total Noticed: 2

on behalf of Joint Debtor Alexis L. Borace jromero@scura.com  
dstevens@scura.com;ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;romero.jamalr9  
3878@notify.bestcase.com;sduarte@scura.com;eflaim@scura.com;bramirez@scura.com

Jamal J Romero

on behalf of Debtor Stephen Borace Jr. jromero@scura.com,  
dstevens@scura.com;ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;romero.jamalr9  
3878@notify.bestcase.com;sduarte@scura.com;eflaim@scura.com;bramirez@scura.com

Maria Cozzini

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mcozzini@sternlav.com

Marie-Ann Greenberg

magecf@magtrustee.com

Matthew K. Fissel

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com

Rebecca Ann Solarz

on behalf of Creditor Roundpoint Mortgage Servicing Corporation rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10